

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: MICHAEL L. GARDNER	§	Case No. 18-81150
CHRISTINE D. GARDNER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/25/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 07/19/2018.
- 6) Number of months from filing or conversion to last payment: NA.
- 7) Number of months case was pending: 2.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 0.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 0.00	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 0.00
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CUTLER & ASSOCIATES, LTD	Lgl	4,000.00	4,000.00	4,000.00	0.00	0.00
CORPORATE FAMILY FCU	Sec	23,223.00	17,750.00	23,223.00	0.00	0.00
CORPORATE FAMILY FCU	Uns	0.00	5,855.55	382.55	0.00	0.00
CORPORATE FAMILY FCU	Sec	6,625.00	12,200.00	6,625.00	0.00	0.00
CORPORATE FAMILY FCU	Uns	7,815.00	2,466.31	8,041.31	0.00	0.00
FLAGSHIP CREDIT ACCEPTANCE	Uns	0.00	NA	NA	0.00	0.00
HARLEY-DAVIDSON CREDIT CORP	Sec	0.00	12,303.39	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	30,006.00	30,239.67	30,006.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	0.00	233.67	0.00	0.00
TITLE LENDERS INC	Sec	0.00	818.81	0.00	0.00	0.00
AAMS/AUTOMATED ACCOUNTS	Uns	3,066.00	NA	NA	0.00	0.00
AAMS/AUTOMATED ACCOUNTS	Uns	849.00	NA	NA	0.00	0.00
AAMS/AUTOMATED ACCOUNTS	Uns	300.00	NA	NA	0.00	0.00
AAMS/AUTOMATED ACCOUNTS	Uns	150.00	NA	NA	0.00	0.00
AAMS/AUTOMATED ACCOUNTS	Uns	150.00	NA	NA	0.00	0.00
AAMS/AUTOMATED ACCOUNTS	Uns	55.00	NA	NA	0.00	0.00
ALLIED COLLECTION SERVICES	Uns	153.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Uns	3,500.00	2,248.61	2,248.61	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAPITAL ONE BANK USA NA	Uns	1,496.00	1,496.96	1,496.96	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	1,272.00	1,307.39	1,307.39	0.00	0.00
CORPORATE FAMILY FCU	Uns	2,022.00	2,290.02	2,290.02	0.00	0.00
CREDIT MANAGEMENT	Uns	584.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	479.00	NA	NA	0.00	0.00
ERC/ENHANCED RECOVERY CORP	Uns	934.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	6,000.00	25,590.78	25,590.78	0.00	0.00
FEDLOAN SERVICING	Uns	6,000.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	4,750.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	4,500.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	645.00	645.54	645.54	0.00	0.00
FIRST PREMIER BANK	Uns	635.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	476.00	476.68	476.68	0.00	0.00
HARRIS & HARRIS	Uns	870.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Uns	719.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	558.00	558.95	558.95	0.00	0.00
BECKET & LEE LLP	Uns	653.00	653.51	653.51	0.00	0.00
BECKET & LEE LLP	Uns	303.00	303.03	303.03	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	593.00	593.32	593.32	0.00	0.00
MIDAMERICA BANK & TRUST	Uns	353.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	462.00	NA	NA	0.00	0.00
ONEMAIN	Uns	5,537.00	6,133.63	6,133.63	0.00	0.00
REGIONAL RECOVERY SERV	Uns	656.00	NA	NA	0.00	0.00
UNITED FINANCIAL	Uns	4,000.00	NA	NA	0.00	0.00
JAE & ESTER HONG	Uns	0.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	569.26	569.26	0.00	0.00
MEG USA INC	Uns	0.00	1,347.55	1,347.55	0.00	0.00
SSFCU	Uns	0.00	353.72	353.72	0.00	0.00
AMERICASH LOANS LLC	Uns	0.00	1,307.57	1,307.57	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 59,854.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 59,854.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 54,534.05	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 0.00	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 0.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/17/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.